



Declaration of the Board of Directors of FHB Jelzálogbank Nyrt. (FHB Mortgage Bank Plc.) according to the annual report for the year 2011

FHB Jelzálogbank Nyrt. (FHB Mortgage Bank Plc.) hereby declares that the financial statements have been prepared in accordance with the applicable accounting standards and its best knowledge.

The annual financial statements give a true and fair view of assets, liabilities, financial position and loss of the issuer, furthermore the consolidated annual report gives a fair view of the position, development and performance of the issuer, disclosing the risks and the factors of uncertainty.

Budapest, 25 April 2012

Dr. Zoltán Spéder
Chairman of the Board
of Directors

Gyula Köbli
Chief Strategic and Financial
Executive Officer